

**AMENDMENTS TO THE CLAIMS**

Claims 1-14 Cancelled

15. (New) A mobile communication terminal that is served in a mobile communication network and performs wireless communications, comprising:

a housing having a slot;

a memory in the housing configured to store a plurality of data sets,

wherein each data set is associated with a card of a plurality of cards;

a user interface coupled to the memory and configured to prompt a user to select a data set from the plurality of data sets; and

an output interface coupled to and configured to read and output from said memory said selected data set;

wherein said output interface comprises:

a recording medium that emulates the card associated with said selected data set, wherein said recording medium is permanently coupled to said slot and movable between retracted and protruding positions; and

a writer configured to write said selected data set to said recording medium.

16. (New) The mobile communication terminal of Claim 15, wherein each of said data sets includes information required for electronic-commerce transactions.

17. (New) The mobile communication terminal of Claim 16, wherein said information required for electronic-commerce transactions includes credit card information.

18. (New) The mobile communication terminal of Claim 15, wherein each of said data sets includes information for identifying a user.

19. (New) The mobile communication terminal of Claim 15, wherein said recording medium is card-shaped recording medium that can be read by a card reading device.

20. (New) The mobile communication terminal of Claim 19, wherein said selected data set is written upon said recording medium while said recording medium is in the retracted position, and wherein said selected data set remains written upon said recording medium while said recording medium is in the protruded position.

21. (New) The mobile communication terminal of Claim 15, wherein said recording medium moves between said retracted and protruding positions in response to a predetermined operation on said mobile communication terminal.

22. (New) The mobile communication terminal of Claim 15, wherein said output interface comprises a code displaying device for displaying code that corresponds to said selected data set, the code being optically readable.

23. (New) The mobile communication terminal of Claim 15, wherein said mobile communication terminal is a mobile telephone for performing wireless telephone communications.

24. (New) The mobile communication terminal of Claim 15, wherein said selected data set is written upon said recording medium while said recording medium is in the retracted position, and wherein said selected data set remains written upon said recording medium while said recording medium is in the protruded position.

25. (New) A mobile communication terminal that is served in a mobile communication network and performs wireless communications, comprising:

a memory for storing card information items with regard to one or a plurality of cards; and

an output interface for reading out from said memory said card information items so as to be output,

wherein said output interface comprises:

a magnetic recording medium that emulates the card associated with said selected card information item to an external device; and

a magnetic writer for reading out the card information selected by said selecting means from said memory to be written into said magnetic recording medium.

26. (New) A mobile communication terminal that is served in a mobile communication network and performs wireless communications, comprising:

a memory for storing card information items with regard to one or a plurality of cards; and

an output interface for reading out from said memory said card information items so as to be output, wherein said output interface is an infrared interface for emitting infrared rays designating card information read out from said memory.

27. (New) A mobile communication terminal, comprising

transmitting means for performing wireless communications with others through a mobile communication network; and

a magnetic recording medium for storing a plurality of card information items.